

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA

16-32241

CHAPTER 13 PLAN
AND RELATED MOTIONS

Name of Debtor(s): **Robert D. Curtis**
Kim J. Curtis

Case No:

This plan, dated **May 3, 2016**, is:

- ☒ the *first* Chapter 13 plan filed in this case.
☐ a modified Plan, which replaces the
☒ confirmed or ☐ unconfirmed Plan dated .

Date and Time of Modified Plan Confirming Hearing:

Place of Modified Plan Confirmation Hearing:

The Plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$273,232.00**
Total Non-Priority Unsecured Debt: **\$139,600.90**
Total Priority Debt: **\$0.00**
Total Secured Debt: **\$323,240.00**

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1. **Funding of Plan.** The debtor(s) propose to pay the trustee the sum of **\$200.00 Monthly for 5 months, then \$1,315.00 Monthly for 53 months**. Other payments to the Trustee are as follows: **NONE**. The total amount to be paid into the plan is \$ **70,695.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. Administrative Claims under 11 U.S.C. § 1326.

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **4,060.00** balance due of the total fee of \$ **5,100.00** concurrently with or prior to the payments to remaining creditors.

B. Claims under 11 U.S.C. § 507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

<u>Creditor</u>	<u>Type of Priority</u>	<u>Estimated Claim</u>	<u>Payment and Term</u>
Chesterfield County - Taxes	Taxes and certain other debts	0.00	Prorata 0 months

3. **Secured Creditors: Motions to Value Collateral ("Cramdown"), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.**

A. Motions to Value Collateral (other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from "cramdown" by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any "crammed down" loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be "crammed down" to the following values:

<u>Creditor</u>	<u>Collateral</u>	<u>Purchase Date</u>	<u>Est Debt Bal.</u>	<u>Replacement Value</u>
Chesterfield County - Taxes	4621 Treely Road Chester, VA 23831 Chesterfield County		160.00	0.00
	House has major repair needs. Basement repair cost \$63,037.70, Oil furnace needs replaced \$6,230,			
	Appraisal - \$155,000 July 8, 2013 Tax Assessment - \$293,800 Zillow Range - \$			
Va Credit Union	2006 Lincoln Navigator 203,241 Miles	Opened 4/23/08 Last Active 4/03/12	17,715.00	1,700.00
	Vehicle has mechanical issues. Appraisal prepared by Carmax \$1,700			
Va Credit Union	2004 Ford F250 151,392 Miles	Opened 2012 Last Active 7/19/13	30,745.00	8,000.00
	Vehicle has body damage. Appraisal prepared by Carmax \$8,000			

B. Real or Personal Property to be Surrendered.

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Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral.

<u>Creditor</u>	<u>Collateral Description</u>	<u>Estimated Value</u>	<u>Estimated Total Claim</u>
-NONE-			

C. Adequate Protection Payments.

The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

<u>Creditor</u>	<u>Collateral Description</u>	<u>Adeq. Protection Monthly Payment</u>	<u>To Be Paid By</u>
Va Credit Union	2006 Lincoln Navigator 203,241 Miles	25.00	Trustee
	Vehicle has mechanical issues. Appraisal prepared by Carmax \$1,700		
Va Credit Union	2004 Ford F250 151,392 Miles	80.00	Trustee
	Vehicle has body damage. Appraisal prepared by Carmax \$8,000		

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan):

This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
H&K Enterprise	Storage Shed	2,200.00	0%	Prorata 49 months
Chesterfield County - Taxes	4621 Treely Road Chester, VA 23831 Chesterfield County	160.00	0%	Prorata 49 months
	House has major repair needs. Basement repair cost \$63,037.70, Oil furnice needs preplaced \$6,230,			
	Appraisal - \$155,000 July 8, 2013 Tax Assessment - \$293,800 Zillow Range - \$			

<u>Creditor</u>	<u>Collateral</u>	<u>Approx. Bal. of Debt or "Crammed Down" Value</u>	<u>Interest Rate</u>	<u>Monthly Paymt & Est. Term**</u>
Va Credit Union	2006 Lincoln Navigator 203,241 Miles	1,300.00	4.25%	1.632241 Prorata 49 months
	Vehicle has mechanical issues. Appraisal prepared by Carmax \$1,700			
Va Credit Union	2004 Ford F250 151,392 Miles	5,900.00	4.25%	Prorata 49 months
	Vehicle has body damage. Appraisal prepared by Carmax \$8,000			

E. Other Debts.

Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately 2 %. The dividend percentage may vary depending on actual claims filed. If this case were liquidated under Chapter 7, the debtor(s) estimate that unsecured creditors would receive a dividend of approximately 0 %.

B. Separately classified unsecured claims.

<u>Creditor</u>	<u>Basis for Classification</u>	<u>Treatment</u>
-NONE-		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5).

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
Astoria Federal Savings & Loan	1931 Celia Cresent N. Chesterfield, VA 23236 Chesterfield County	575.00	5,400.00	0%	49 months	Prorata

Debtor Estimate - \$85,000
(Houses in area & repair)
Tax Assessment - \$143,900
Zillow Range - \$149,000 -
\$175,000

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Arrearage Interest Rate</u>	<u>Estimated Cure Period</u>	<u>Monthly Arrearage Payment</u>
JpMorgan Chase Bank	4621 Treely Road Chester, VA 23831 Chesterfield County	1,051.00	8,600.00	0%	49 months	Prorata
	House has major repair needs. Basement repair cost \$63,037.70, Oil furnice needs preplaced \$6,230,					
	Appraisal - \$155,000 July 8, 2013 Tax Assessment - \$293,800 Zillow Range - \$					
Partners FCU	4621 Treely Road Chester, VA 23831 Chesterfield County	607.00	32,000.00	0%	49 months	Prorata
	House has major repair needs. Basement repair cost \$63,037.70, Oil furnice needs preplaced \$6,230,					
	Appraisal - \$155,000 July 8, 2013 Tax Assessment - \$293,800 Zillow Range - \$					

- B. Trustee to make contract payments and cure arrears, if any.** The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

<u>Creditor</u>	<u>Collateral</u>	<u>Regular Contract Payment</u>	<u>Estimated Arrearage</u>	<u>Interest Rate</u>	<u>Term for Arrearage</u>	<u>Monthly Arrearage Payment</u>
-NONE-						

- C. Restructured Mortgage Loans to be paid fully during term of Plan.** Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

<u>Creditor</u>	<u>Collateral</u>	<u>Interest Rate</u>	<u>Estimated Claim</u>	<u>Monthly Paymt& Est. Term**</u>
-NONE-				

- 6. Unexpired Leases and Executory Contracts.** The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

- A. Executory contracts and unexpired leases to be rejected.** The debtor(s) reject the following executory contracts.

<u>Creditor</u>	<u>Type of Contract</u>
-NONE-	

- B. Executory contracts and unexpired leases to be assumed.** The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

<u>Creditor</u>	<u>Type of Contract</u>	<u>Arrearage</u>	<u>Monthly Payment for Arrears</u>	<u>Estimated Cure Period</u>
-NONE-				

7. Liens Which Debtor(s) Seek to Avoid.

- A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f).** The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

<u>Creditor</u>	<u>Collateral</u>	<u>Exemption Amount</u>	<u>Value of Collateral</u>
-NONE-			

- B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f).** The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

<u>Creditor</u>	<u>Type of Lien</u>	<u>Description of Collateral</u>	<u>Basis for Avoidance</u>
Servpro of Chesterfield	Judgment Lien	4621 Treely Road Chester, VA 23831 Chesterfield County	
		House has major repair needs. Basement repair cost \$63,037.70, Oil furnice needs preplaced \$6,230,	
		Appraisal - \$155,000 July 8, 2013 Tax Assessment - \$293,800 Zillow Range - \$	

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the Plan, the creditor may be treated as unsecured for purposes of distribution under the Plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the Plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

- 9. Vesting of Property of the Estate.** Property of the estate shall revert in the debtor(s) upon confirmation of the Plan. Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

- 10. Incurrence of indebtedness.** The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

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Signatures:

Dated: May 3, 2016

/s/ Robert D. Curtis
Robert D. Curtis
Debtor

/s/ Christopher M. Winslow
Christopher M. Winslow 76156
Debtor's Attorney

/s/ Kim J. Curtis
Kim J. Curtis
Joint Debtor

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);
Matrix of Parties Served with Plan**

Certificate of Service

I certify that on May 3, 2016, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Christopher M. Winslow
Christopher M. Winslow 76156
Signature

1324 Sycamore Square Suite 202C
Midlothian, VA 23113
Address

804-423-1382
Telephone No.

Ver. 09/17/09 [effective 12/01/09]

United States Bankruptcy Court
Eastern District of Virginia

16-32241

In re **Robert D. Curtis**
Kim J. Curtis

Debtor(s)

Case No.
Chapter

13

SPECIAL NOTICE TO SECURED CREDITOR

To: **Servpro of Chesterfield**
523 Branchway Road; Richmond, VA 23236

Name of creditor

4621 Treely Road Chester, VA 23831 Chesterfield County

House has major repair needs. Basement repair cost \$63,037.70, Oil furnace needs replaced \$6,230,

Appraisal - \$155,000 July 8, 2013

Tax Assessment - \$293,800

Zillow Range - \$

Description of collateral

1. The attached chapter 13 plan filed by the debtor(s) proposes (*check one*):

- ☐ To value your collateral. ***See Section 3 of the plan.*** Your lien will be limited to the value of the collateral, and any amount you are owed above the value of the collateral will be treated as an unsecured claim.
- ☒ To cancel or reduce a judgment lien or a non-purchase money, non-possessory security interest you hold. ***See Section 7 of the plan.*** All or a portion of the amount you are owed will be treated as an unsecured claim.

2. ***You should read the attached plan carefully for the details of how your claim is treated.*** The plan may be confirmed, and the proposed relief granted, unless you file and serve a written objection by the date specified and appear at the confirmation hearing. A copy of the objection must be served on the debtor(s), their attorney, and the chapter 13 trustee.

Date objection due: 7 Days Prior to Confirmation

Date and time of confirmation hearing: Hearing to be set

Place of confirmation hearing: 701 E. Broad Street Richmond, VA 23219

Robert D. Curtis

Kim J. Curtis

Name(s) of debtor(s)

By: /s/ Christopher M. Winslow

Christopher M. Winslow 76156

Signature

☒ Debtor(s)' Attorney

☐ Pro se debtor

Christopher M. Winslow 76156

Name of attorney for debtor(s)

1324 Sycamore Square Suite 202C

Midlothian, VA 23113

Address of attorney [or pro se debtor]

Tel. # **804-423-1382**

Fax # **804-4231383**

CERTIFICATE OF SERVICE

I hereby certify that true copies of the foregoing Notice and attached Chapter 13 Plan and Related Motions were served upon the creditor noted above by

☒ first class mail in conformity with the requirements of Rule 7004(b), Fed.R.Bankr.P; or

☐ certified mail in conformity with the requirements of Rule 7004(h), Fed.R.Bankr.P

on this May 3, 2016 .

/s/ Christopher M. Winslow

Christopher M. Winslow 76156

Signature of attorney for debtor(s)

Ver. 09/17/09 [effective 12/01/09]

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Fill in this information to identify your case:

Debtor 1	<u>Robert D. Curtis</u>
Debtor 2	<u>Kim J. Curtis</u>
(Spouse, if filing)	
United States Bankruptcy Court for the:	<u>EASTERN DISTRICT OF VIRGINIA</u>
Case number	<u></u>
(If known)	

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

Official Form 1061

Schedule I: Your Income

MM / DD/ YYYY

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

- 1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

Debtor 1

- ☒ Employed
☐ Not employed

Photographer

Debtor 2 or non-filing spouse

- ☒ Employed
☐ Not employed

Event Planner

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$ <u>0.00</u>	\$ <u>0.00</u>
3. Estimate and list monthly overtime pay.	3. +\$ <u>0.00</u>	+\$ <u>0.00</u>
4. Calculate gross income. Add line 2 + line 3.	4. \$ <u>0.00</u>	\$ <u>0.00</u>

Debtor 1 **Robert D. Curtis**
Debtor 2 **Kim J. Curtis**

Case number (if known)

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	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here	4. \$ 0.00	\$ 0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$ 0.00
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$ 0.00
5e. Insurance	5e. \$ 0.00	\$ 0.00
5f. Domestic support obligations	5f. \$ 0.00	\$ 0.00
5g. Union dues	5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify:	5h.+ \$ 0.00	\$ 0.00
6. Add the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6. \$ 0.00	\$ 0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$ 0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 625.00	\$ 0.00
8b. Interest and dividends	8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$ 0.00
8d. Unemployment compensation	8d. \$ 0.00	\$ 0.00
8e. Social Security	8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$ 0.00	\$ 0.00
8g. Pension or retirement income	8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: Photography Event Planning	8h.+ \$ 1,733.00	\$ 0.00
	\$ 0.00	\$ 1,733.00
9. Add all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9. \$ 2,358.00	\$ 1,733.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 2,358.00 + \$ 1,733.00 = \$ 4,091.00	
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:	11. +\$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the <i>Summary of Schedules</i> and <i>Statistical Summary of Certain Liabilities and Related Data</i> , if it applies	12. \$ 4,091.00	Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes. Explain:		

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Fill in this information to identify your case:

Debtor 1 Robert D. Curtis

Debtor 2 Kim J. Curtis
(Spouse, if filing)

United States Bankruptcy Court for the: EASTERN DISTRICT OF VIRGINIA

Case number
(If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

☐ No. Go to line 2.

☒ Yes. Does Debtor 2 live in a separate household?

☒ No

☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. Do you have dependents? ☒ No

Do not list Debtor 1 and Debtor 2.

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not state the dependents names.

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents? ☒ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$ 1,051.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 100.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

5. Additional mortgage payments for your residence, such as home equity loans

5. \$ 607.00

Debtor 1 **Robert D. Curtis**
Debtor 2 **Kim J. Curtis**

Case number (if known)

16-32241

6. **Utilities:**
- | | | |
|--|--------|--------|
| 6a. Electricity, heat, natural gas | 6a. \$ | 200.00 |
| 6b. Water, sewer, garbage collection | 6b. \$ | 25.00 |
| 6c. Telephone, cell phone, Internet, satellite, and cable services | 6c. \$ | 200.00 |
| 6d. Other. Specify: _____ | 6d. \$ | 0.00 |
7. **Food and housekeeping supplies** 7. \$ 250.00
8. **Childcare and children's education costs** 8. \$ 0.00
9. **Clothing, laundry, and dry cleaning** 9. \$ 40.00
10. **Personal care products and services** 10. \$ 60.00
11. **Medical and dental expenses** 11. \$ 100.00
12. **Transportation.** Include gas, maintenance, bus or train fare.
Do not include car payments. 12. \$ 300.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books** 13. \$ 50.00
14. **Charitable contributions and religious donations** 14. \$ 0.00
15. **Insurance.**
Do not include insurance deducted from your pay or included in lines 4 or 20.
- | | | |
|--------------------------------------|---------|--------|
| 15a. Life insurance | 15a. \$ | 0.00 |
| 15b. Health insurance | 15b. \$ | 90.00 |
| 15c. Vehicle insurance | 15c. \$ | 175.00 |
| 15d. Other insurance. Specify: _____ | 15d. \$ | 0.00 |
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.
Specify: _____ 16. \$ 0.00
17. **Installment or lease payments:**
- | | | |
|---------------------------------|---------|------|
| 17a. Car payments for Vehicle 1 | 17a. \$ | 0.00 |
| 17b. Car payments for Vehicle 2 | 17b. \$ | 0.00 |
| 17c. Other. Specify: _____ | 17c. \$ | 0.00 |
| 17d. Other. Specify: _____ | 17d. \$ | 0.00 |
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).** 18. \$ 0.00
19. **Other payments you make to support others who do not live with you.** \$ 0.00
Specify: _____ 19.
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**
- | | | |
|---|---------|--------|
| 20a. Mortgages on other property | 20a. \$ | 575.00 |
| 20b. Real estate taxes | 20b. \$ | 0.00 |
| 20c. Property, homeowner's, or renter's insurance | 20c. \$ | 0.00 |
| 20d. Maintenance, repair, and upkeep expenses | 20d. \$ | 75.00 |
| 20e. Homeowner's association or condominium dues | 20e. \$ | 0.00 |
21. **Other:** Specify: _____ 21. +\$ 0.00
22. **Calculate your monthly expenses**
- | | | |
|--|----|----------|
| 22a. Add lines 4 through 21. | \$ | 3,898.00 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 | \$ | |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | \$ | 3,898.00 |
23. **Calculate your monthly net income.**
- | | | |
|---|----------|----------|
| 23a. Copy line 12 (<i>your combined monthly income</i>) from Schedule I. | 23a. \$ | 4,091.00 |
| 23b. Copy your monthly expenses from line 22c above. | 23b. -\$ | 3,898.00 |
| 23c. Subtract your monthly expenses from your monthly income.
The result is your <i>monthly net income</i> . | 23c. \$ | 193.00 |
24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?
- ☒ No.
- ☐ Yes. Explain here: _____

Alcoa Billing
3429 Regal Drive
Alcoa, TN 37701

Bank of America
P.O. Box 26078
Greensboro, NC 27420

Cap1/Bstby
26525 N Riverwoods Blvd
Mettawa, IL 60045

Alcoa Billing Center
3429 Regal Drive
Alcoa, TN 37701

Barclays Bank Delaware
125 S West St
Wilmington, DE 19801

Capital Recovery V, LLC
c/o Recovery Management Sys.
25 SE 2nd Avenue Ste. 1120
Miami, FL 33131

American Credit Bureau
2755 S Federal Hwy
Boynton Beach, FL 33435

Bby/Cbna
50 Northwest Point Road
Elk Grove Village, IL 60007

Caudle & Ballato
3123 West Broad Street
Richmond, VA 23230

American Medical Collection
2269 S. Saw Mill River Road
Building 3
Elmsford, NY 10523

Bcc Financial Management Srv.
3230 W Commercial Blvd Ste 200
Fort Lauderdale, FL 33309

Cawthorn, Deskevich & Gavin
9701 Metropolitan Ct. Ste. C
Richmond, VA 23236

American Medical Lab Corp
P.o. Box 2240
Burlington, NC 27216

BetterMeds Urgent Care
P.O. Box 6341
Richmond, VA 23230

Central Florida Pathology Asso
P.O. Box 140987
Pomona Park, FL 32181

Appomattox River Medical
8002 Discovery Dr.
Suite 311
Henrico, VA 23229

Bk Southsi
Po Box 40
Carson, VA 23830

Chatham Hair Design
417 Pratt St.
Fredericksburg, VA 22405

Appomattox River Medical
Hopewell Medical Center
815 W. Poythress St.
Hopewell, VA 23860

Bolling Brook Properties
P.o. Box 732
Chesterfield, VA 23832

Chesterfield County - Taxes
Richard A. Cordle, Treasurer
P.O. Box 26585
Richmond, VA 23285-0088

Aspen Collections
P.O. Box 10689
Brooksville, FL 34603

Bon Secours
P.O. Box 28538
Richmond, VA 23228

Chesterfield Fire & EMS
Post Office Box 70
Chesterfield, VA 23832

Astoria Federal Savings & Loan
Association
1 Corporate Dr. Ste. 360
Lake Zurich, IL 60047

Cac Financial Corp
2601 Nw Expwy
Oklahoma City, OK 73112

Citgo/Cbna
Po Box 6497
Sioux Falls, SD 57117

16-32241

City of Richmond Citations
900 E. Broad Street
Collection Div - Rm 102
Richmond, VA 23219

Commonwealth Anesthesia Assoc.
P.O. Box 35808
Richmond, VA 23235

Direct Path
13355 Noel Rd Ste 2100
Dallas, TX 75240

CJW Medical Center
Post Office Box 99008
Bedford, TX 76095

Commonwealth Lab Consultants
Post Office Box 36559
Richmond, VA 23235

Discover Bank
P.O. Box 3025
New Albany, OH 43054

Clean Care
15600 Jefferson Davis Hwy
Colonial Heights, VA 23834

Commonwealth Radiology
1508 William Lawn Drive
Suite 117
Richmond, VA 23230

District 19 Com Services Board
20 W. Bank Street
Suite 2
Petersburg, VA 23803

CMRE Financial Services, Inc.
3075 E. Imperial Hwy # 200
Brea, CA 92821

CoventryOne
P.O. Box 31210
Tampa, FL 33631

Dominion Endodontics
6037 Harbour Park Dr.
Midlothian, VA 23112

Colonial Heights Fire & EMS
P. O. Box 62349
Virginia Beach, VA 23462

Credit Adjustment Bo
306 East Grace Street
Richmond, VA 23219

Dominion Law Associates
P.O. Box 62719
Virginia Beach, VA 23462

Colonial Heights Medical Ctr
3512 Boulevard
Colonial Heights, VA 23834

Credit Adjustment Board
306 East Grace Street
Richmond, VA 23219

Dominion VA Power
P.O. Box 26543
Richmond, VA 23290-0001

Comcast
PO BOX 3002
Southeastern, PA 19398

Credit Adjustment Board, Inc.
8002 Discovery Dr. Ste. 311
Richmond, VA 23229

Dr. Mark Pinsky
3333 S. Crater Rd.
Petersburg, VA 23805

Comenity Bank/Dtyfr.Cm
Po Box 182789
Columbus, OH 43218

Credit Protection Asso
13355 Noel Rd Ste 2100
Dallas, TX 75240

Dr. Russell Handy
5875 Bremo Road
Suite G-5
Richmond, VA 23226

Comenity Bank/Peebles
Po Box 182789
Columbus, OH 43218

Darleene A. Hicks
6378 Manassas Drive
Chesterfield, VA 23832

eCast Settlement Corp.
P.O. Box 29262
New York, NY 10087

16-32241

Emergency Medical Services
P.O. Box 1658
Chesterfield, VA 23832

Fredricksburg Credit Bureau
10506 Wakeman Drive
Fredericksburg, VA 22407

HRRG
P.O. Box 459080
Sunrise, FL 33345

Emergency Physicians
Immediate Care Center
P.O. Box 6341
Richmond, VA 23230

Gastrointestinal Specialists
2369 Staples Mill Road
2nd Floor
Richmond, VA 23230

Ibo Credit Services
1100 Charles Ave Ste. 200
Dunbar, WV 25064

Female Pelvic Medicine
Institute of VA
1401 Johnston Willis Dr. #1100
Richmond, VA 23235

Genes Appliance
P.O. Box 2608
Chester, VA 23831

James D. Bates, Jr.
c/o Carl C. Muzi
7601 Midlothian Turnpike
N. Chesterfield, VA 23235

Fia Csna
P.O. Box 17054
Wilmington, DE 19884

Andrea Gonzaliz, M.D.
13700 St. Francis Blvd.
Suite 505
Midlothian, VA 23114

James D. Bates, Jr.
P.O. Box 65
Oilville, VA 23129

Fingerhut
11 McLeland Road
Post Office Box 2900
Saint Cloud, MN 56395

H&K Enterprise
P.O. Box 278
Paris, TN 38242

James River Hospitalist Group
P.O. Box 660827
Dallas, TX 75266

Florida Cardiology, PA
P.O. Box 534405
Atlanta, GA 30353

Harris & Harris Ltd
111 W Jackson Blvd S-400
Chicago, IL 60604

JLR Anesthesia Associates
P.O. Box 948075
Maitland, FL 32794

Florida Hospital Medical Group
P.O. Box 538600
Orlando, FL 32853

Healthcare Revenue Recovery Gr
P.O. Box 459080
Fort Lauderdale, FL 33345

John Randolph Hospital
Post Office Box 13620
Richmond, VA 23225

Floyd P. Goode
6378 Manassas Drive
Chesterfield, VA 23832

Home Choice Partners
P.O. Box 416915
Boston, MA 02241

JpMorgan Chase Bank
3415 Vision Drive
Columbus, OH 43219

Focused Recovery Solution
9701 Metropolitan Ct
Suite B
Richmond, VA 23236-3662

Hopewell Medical Center
815 W. Poythress Street
Hopewell, VA 23860

Lab Corp
P.O. Box 2240
Burlington, NC 27216

Lee Memorial Health Systems

Medical Transport LLC
P.O. Box 2841
Norfolk, VA 23501

Partners FCU
c/o Edward S. Whitlock, III
10160 Staples Mill Rd. Ste 105
Glen Allen, VA 23060

Linebarger Goggan Blair &
Sampson, LLC
4828 Loop Central Dr. #600
Houston, TX 77002

Medicine Institute of Virginia
1401 Johnston Willis Dr.
Ste 1100
Richmond, VA 23235

PASI
P.O. Box 188
Brentwood, TN 37024-0188

Mary View Medical Center
1701 High Street
Portsmouth, VA 23704

Merchants Association
Collection Division
P.O. Box 1233
Winter Haven, FL 33880

Patient First
5000 Cox Road
Suite 100
Glen Allen, VA 23060

Mary View Medical Hospital
3429 Regal Drive
Alcoa, TN 37701

MHNet Specialty Services
P.O. Box 209010
Austin, TX 78720

Patient First
P.O. Box 758941
Baltimore, MD 21275-8941

MCV Hospital
P.O. Box 758721
Baltimore, MD 21275

MiraMed Revenue Group
255 W. Michigan Ave.
Jackson, MI 49201

Patient First
P. O. Box 8630
Richmond, VA 23226

MCV Hospitals
P.O. Box 980462
Richmond, VA 23298

Nationwide Credit Corporation
P. O. Box 1022
Wixom, MI 48393

Pocahontas 895
P.O. Box 7693
Richmond, VA 23231

MCV Physicians
P.O. Box 91747
Richmond, VA 23291

One Hampton Medical
3475 Momentum Place
Chicago, IL 60689

Portfolio Recovery Associates
P.O. Box 12914
Norfolk, VA 23541

MCV Physicians
PO Box 91747
Richmond, VA 23291

Outsourcing LLC
P.O. Box 549
Lutherville Timonium, MD 21094

Portsmouth Fire & Rescue
P.O. Box 758941
Baltimore, MD 21275

Mcydsnb
9111 Duke Blvd
Mason, OH 45040

Parrish & Lebar
Five East Franklin Street
Richmond, VA 23219

Prime Rate Premium Finance
P.O. Box 100507
Columbia, SC 29201

16-32241

Radiology Spc. of Florida
P.O. Box 264552
Orlando, FL 32886

Richmond Infectious Disease
1370 St. Francis Blvd.
Suite 505
Midlothian, VA 23114

Shirley L. Hennessy-Reveley
Hennessy-Reveley & Associates
10305 Memory Lane, Suite 102
Chesterfield, VA 23832

Rafael Amay
6378 Manassas Drive
Chesterfield, VA 23832

Rivers Bend Hospitals
3611 Boulevard
Colonial Heights, VA 23834

Solstas Lab Partners
P.O. Box 830740
Birmingham, AL 35283

RBH Medical Clinic
Raphael Agada, MD
3611 Boulevard
Colonial Heights, VA 23834

Rjm Acq Llc
575 Underhill Blvd Ste 224
Syosset, NY 11791

Southside Regional Medical Cen
200 Medical Park Boulevard
Petersburg, VA 23805

Receivable Management
7206 Hull Street Rd Ste
Richmond, VA 23235

ROI Receivables
1920 Greenspring Dr. Ste. 200
Lutherville Timonium, MD 21093

Spinella, Owings & Shaia
8550 Mayland Drive
Richmond, VA 23294-4704

Receivable Management
7206 Hull Street Rd Ste 211
Richmond, VA 23235

Russell Handy, MD
5875 Bremono Road
Suite 701
Richmond, VA 23226

Sprint
Attn: Bankruptcy Dept
P.O. Box 3326
Englewood, CO 80155

Receivable Management
7206 Hull Street Rd Ste
North Chesterfield, VA 23235

Sears/Cbna
133200 Smith Rd
Cleveland, OH 44130

St. Francis Medical Center
P.O Box 28538
Henrico, VA 23228

Receivables Management Systems
P.O. Box 8630
Richmond, VA 23226-0630

Sentry Early Warning Systems
c/o Caudle & Caudle PC
3123 West Broad St.
Richmond, VA 23230

Stanley Holmes
P.O. Box 732
Chesterfield, VA 23832

Remax Allegiance
4157 Chain Bridge Rd.
Fairfax, VA 22030

Servpro of Chesterfield
523 Branchway Road
Richmond, VA 23236

Steam Rite Carpet
306 East Grace Street
Richmond, VA 23219

Richmond Gastro Assocs.
P.O. Box 14000
Belfast, ME 04915

Servpro of Chesterfield
12001 Deerhill Road
Midlothian, VA 23112

Stephen E. Dickerson
Central VA Legal Aid Society
Richmond, VA 23220

Summit HealthCare
1 Park West Circle #202
Midlothian, VA 23114

United Consumers
P.O. Box 4466
Woodbridge, VA 22194-4466

William & Fudge
P.O. Box 266
Rock Hill, SC 29731

Syncb/Belk
Po Box 965028
Orlando, FL 32896

Urgent Care Northwest
2708 Easy Hwy 78
Jasper, AL 35501

Williams & Fudge, Inc.
P.O. Box 11590
Rock Hill, SC 29731

Syncb/Jcp
Po Box 965007
Orlando, FL 32896

Va Credit Union
7500 Boulders View Drive
Richmond, VA 23225

Women's Surgery Center
2755 S Federal Hwy
Boynton Beach, FL 33435

Syncb/Lowes
Po Box 965005
Orlando, FL 32896

VCU Health Systems
P.O. Box 980462
Richmond, VA 23298-0462

Yellow Pages United
P.O. Box 53282
Atlanta, GA 30355

Synter Resource Group, LLC
5395 Rivers Ave. Ste. 102
Charleston, SC 29406-6000

Violation Processing Center
P.O. Box 1234
Clifton Forge, VA 24422

Target Nb
Po Box 673
Minneapolis, MN 55440

Virginia Credit Union
P. O. Box 90010
Richmond, VA 23225

Thoracic Surgery Assoc.
P.O. Box 843356
Boston, MA 02284

Virginia Credit Union Reg. Agt
Jane G. Watkins
P.O. Box 90010
Richmond, VA 23225-9010

Thoracic Surgery PC
P. O. Box 14005
Richmond, VA 23225

Virginia South Psychiatric
& Family Services, PC
269 Medical Park Blvd.
Petersburg, VA 23805

Tonja C. Smith

Virginia Tech Veterinary Med
800 Washington Street SW
Blacksburg, VA 24061